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Case 09-18469

B1 (Official Form 1) (1/08)

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United States Bankruptcy Court

Northern District of Illinois

Entered 05/21/09 15:50:28

(if more than one, state all):

Name of Joint Debtor (Spouse) (Last, First, Middle):

(include married, maiden, and trade names):

All Other Names used by the Joint Debtor in the last 8 years

Street Address of Joint Debtor (No. and Street, City, and State

Desc Main

Voluntary Petition

Page 1 of 42 Document

600 Pondview Drive				-	
Antioch, IL	ZIPCODE 60002	1			ZIPCODE
County of Residence or of the Principal Place of	Business:	County of Re	esidence or of the Principa	al Place of Business:	-
Lake					
Mailing Address of Debtor (if different from str	eet address):	Mailing Add	ress of Joint Debtor (if di	fferent from street ad	dress):
	ZIPCODE	1			ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address a	bove):			ZIPCODE
Type of Debtor (Form of Organization)	Nature of Business (Check one box)		. the Pet	Bankruptcy Code U	
(Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	Health Care Business Single Asset Real Estate as de 11 U.S.C. § 101 (51B)	fined in	Chapter 7 Chapter 9	Chapter 15 F Recognition Main Procee	of a Foreign
Corporation (includes LLC and LLP) Partnership	Railroad Stockbroker		Chapter 11 Chapter 12	Chapter 15 F	Petition for
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broker Clearing Bank		Chapter 13	Recognition Nonmain Pro	
	Other			Nature of Debts (Check one box)	
	Tax-Exempt Entit		Debts are primar debts, defined in	ily consumer 11 U.S.C.	Debts are primarily
	(Check box, if applica Debtor is a tax-exempt org	anization	§101(8) as "incur individual primar	rily for a	business debts
	under Title 26 of the Unite Code (the Internal Revenue		personal, family, purpose."	or household	
Filing Fee (Check one Filing Fee attached)	oox)	I	a one box.	11 Debtors	C \$ 101(51D)
Y Tan Timing Too ananood		1 =	ebtor is a small business ebtor is not a small busin		
Filing Fee to be paid in installments (Applic signed application for the court's consideration)		ttach Checl			
to pay fee except in installments. Rule 1006		L ₀ ,	wed to insiders or affiliate k all applicable boxes		
Filing Fee waiver requested (applicable to c		ΙПΑ	plan is being filed with t	his petition.	
attach signed application for the court's cor	sideration. See Official Form 3E	. 🗖 A	cceptances of the plan we ore classes, in accordance	ere solicited prepetition	
Statistical/Administrative Information Debtor estimates that funds will be available for dis	stailbution to unaccount anditons				THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is distribution to unsecured creditors.		paid, there will be	e no funds available for		
Estimated Number of Creditors					
1-49 50-99 100-199 200-99	9 1000- 5,001- 5000 10,000	10,001- 25,000	25,001- 50,001 50,000 100,00		
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,00	1 \$1,000,001 \$10,000,001	\$50,000,001	\$100,000,001 \$500,000	1001 More than	
\$0 to \$50,001 to \$100,001 to \$500,00 \$50,000 \$100,000 \$500,000 to \$1 million	to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000 to \$500 to \$1 bill million	*	
Estimated Liabilities	1 \$1,000,001 \$10,000,001	\$50,000,001	\$100,000,001 \$500,000	0,001 More than	

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Voluntary Petition (This page must be completed and filed in every case) Document Page 2 of 42 Katherine M. Godan				
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed:	NONE	Case Number:	Date Filed:	
Location Where Filed:	N.A.	Case Number:	Date Filed:	
	nkruptcy Case Filed by any Spouse, Partner		· · · · · · · · · · · · · · · · · · ·	
Name of Debtor:	NONE	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	Exhib		
(To be completed i	if debtor is required to file periodic reports (e.g., forms	(To be completed if debtor is an individual whose debts are primarily consumer debts)		
10K and 10Q) with	h the Securities and Exchange Commission pursuant to) of the Securities Exchange Act of 1934 and is requesting	I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).		
 		// I was T Magaz	34 21 2000	
Exhibit A i	is attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	May 21, 2009 Date	
l _	or nor have possession of any property that poses or is alleged axhibit C is attached and made a part of this petition.	ibit C d to pose a threat of imminent and identifiable h	arm to public health or safety?	
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.				
Information Regarding the Debtor - Venue (Check any applicable box)				
ಠ	Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)				
	Landlord has a judgment for possession of debtor's resident)	
	(Name of I	landlord that obtained judgment)		
_	(Address	of landlord)		
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for			
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

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B1 (Official Form 1) (1/08)	ocument		3 01 42	Page 3	
Voluntary Petition			f Debtor(s):		
(This page must be completed and filed in every case)			Katherine M. Godan		
	Signa	atures			
Signature(s) of Debtor(s) (Individual/Joi I declare under penalty of perjury that the information provide	ŕ		Signature of a Foreign R	epresentative	
is true and correct. [If petitioner is an individual whose debts are primarily consumers that I may proceed the process of the second of the	mer debts and seed under stand the relief er chapter 7. arer signs the	is true as proceeds	e under penalty of perjury that the information of correct, that I am the foreign represeing, and that I am authorized to file this only one box.)	entative of a debtor in a foreign	
I request relief in accordance with the chapter of title 11, Unit Code, specified in this petition.	ed States		I request relief in accordance with chapt Code. Certified copies of the documents r attached.		
X /s/ Katherine M. Godan			Pursuant to 11 U.S.C.§ 1511, I request relititle 11 specified in this petition. A correcognition of the foreign main proceeding	ertified copy of the order granting	
Signature of Debtor		X			
		I —	(F : P : (i')		
X		(518	gnature of Foreign Representative)		
X Signature of Joint Debtor	_	_			
Telephone Number (If not represented by attorney)	_	(Pri	inted Name of Foreign Representative)		
_ May 21, 2009			lota)		
Date		(D	ate)		
Signature of Attorney*				D	
X /s/ James T. Magee		`	Signature of Non-Attorney Pe	etition Preparer	
Signature of Attorney for Debtor(s) JAMES T. MAGEE 1729446 Printed Name of Attorney for Debtor(s) Magee, Negele & Associates, P.C. Firm Name	_	as defin and hav and info 3) if rul- setting a	e under penalty of perjury that: 1) I am ed in 11 U.S.C. § 110, 2) I prepared the e provided the debtor with a copy of the ormation required under 11 U.S.C. § 11 es or guidelines have been promulgate a maximum fee for services chargeable	nis document for compensation, nis document and the notices 10(b), 110(h), and 342(b); and, d pursuant to 11 U.S.C. § 110 by bankruptcy petition	
444 North Cedar Lake Road Address Round Lake, Illinois 60073		docume	rs, I have given the debtor notice of the nt for filing for a debtor or accepting a I in that section. Official Form 19 is at	ny fee from the debtor, as	
_(847) 546-0055		Printed	Name and title, if any, of Bankruptcy l	Petition Preparer	
Telephone Number May 21, 2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also c	constitutes a	state th	Security Number (If the bankruptcy pe e Social Security number of the officer of the bankruptcy petition preparer.) (r, principal, responsible person or	
certification that the attorney has no knowledge after an inquiry information in the schedules is incorrect.	that the	Addres	88		
G. 4 P. 14 (G. 11 P. 11		Addres	,		
Signature of Debtor (Corporation/Partner I declare under penalty of perjury that the information provid is true and correct, and that I have been authorized to file this behalf of the debtor.	led in this petition	X			
The debtor requests relief in accordance with the chapter of ti United States Code, specified in this petition.	itle 11,	Date			
1		Signat person	ture of bankruptcy petition preparer or n, or partner whose Social Security nur	officer, principal, responsible nber is provided above.	
XSignature of Authorized Individual		assiste	s and Social Security numbers of all ot ed in preparing this document unless th individual:		
Printed Name of Authorized Individual		If mor	te than one person prepared this docum rming to the appropriate official form f	nent, attach additional sheets	
Title of Authorized Individual		A bank	ruptcy petition preparer's failure to comply	with the provisions of title 11	
Date			e Federal Rules of Bankruptcy Procedure mo comment or both 11 U.S.C. &110: 18 U.S.C. &		

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Katherine M. Godan	Case No.
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and

5. The United States trustee or bankruptcy administrator has determined that the credit

correct.

Signature of Debtor: /s/ Katherine M. Godan

KATHERINE M. GODAN

Date: ___May 21, 2009

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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Debtor

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ın re	Kamerine M. Godan		Case No	

SCHEDULE A - REAL PROPERTY

Desc Main

(If known)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY NATURE OF DEBTOR'S INTEREST IN PROPERTY OINT HCSBAND, WIFE	SECURED CLAIM OR EXEMPTION	CLAIM
Residence Joint Tenancy	320,000.00	318,211.00
600 Pondview Drive Antioch, Illinois		
	320,000,00	

(Report also on Summary of Schedules.)

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In re	Katherine M. Godan	Case No.
_	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Cash on Hand Deposits of Money (Consumers Coop Credit Union) Deposits of Money (Baxter Credit Union)	H	2,000.00 500.00 50.00
3. Security deposits with public utilities, telephone companies, landlords, and others. 4. Household goods and furnishings, including audio, video, and computer equipment. 5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	Couch, Chair and Livingroom Furniture Televisions, DVD Players, Lamps and Bedroom Set Pictures		145.00 470.00 10.00
6. Wearing apparel.		Wearing Apparel		200.00
7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name	X	Fitness Equipment and Home Computer		150.00
insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issuer. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X X	John Hancock 401(k) Plan Military Pension (monthly)		12,000.00 613.00

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In re	Katherine M. Godan	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Mazda 3 (50,000 miles) 1998 Honda Shadow 600cc (19,000 miles)		12,000.00 1,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

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In re	Katherine M. Godan	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Inventory.	X			
31. Animals.		Dog		50.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		continuation sheets attached Total	al	\$ 29,688.00

Case 09-18469 Doc 1 **B6**

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Page 11	of 42		

In re	Katherine M. Godan	Case No.
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

	11 U.S.C. § 522(b)(2)
$ \sqrt{} $	11 U.S.C. § 522(b)(3)

 $\hfill \Box$ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence	735 ILCS 5/12-901	15,000.00	320,000.00
Cash on Hand	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Deposits of Money (Consumers Coop Credit Union)	735 ILCS 5/12-1001(b)	500.00	500.00
Deposits of Money (Baxter Credit Union)	735 ILCS 5/12-1001(b)	50.00	50.00
Couch, Chair and Livingroom Furniture	735 ILCS 5/12-1001(b)	145.00	145.00
Televisions, DVD Players, Lamps and Bedroom Set	735 ILCS 5/12-1001(b)	470.00	470.00
Pictures	735 ILCS 5/12-1001(b)	10.00	10.00
Wearing Apparel	735 ILCS 5/12-1001(a)	200.00	200.00
Fitness Equipment and Home Computer	735 ILCS 5/12-1001(b)	150.00	150.00
John Hancock 401(k) Plan	735 ILCS 5/12-1006	12,000.00	12,000.00
Military Pension (monthly)	735 ILCS 5/12-1006	613.00	613.00
2006 Mazda 3 (50,000 miles)	735 ILCS 5/12-1001(b)	625.00	12,000.00
1998 Honda Shadow 600cc (19,000 miles)	735 ILCS 5/12-1001(c)	1,500.00	1,500.00
Dog	735 ILCS 5/12-1001(b)	50.00	50.00

Case 09-18469 Doc 1 Filed 05/21/09 Entered 05/21/09 15:50:28 Desc Main Document Page 12 of 42

B6D (Official Form 6D) (12/07)

In re _	Katherine M. Godan	Case No.	
	Debtor	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3621			Lien: Mortgage					
Bank Of America 475 Crosspoint Pkwy Getzville, NY 14068	X		Security: 600 Pondview Drive, Antioch, Illinois				318,211.00	0.00
			VALUE \$ 320,000.00	1				
ACCOUNT NO. 1634								
Bank of America c/o Codilis & Associates 15W030 N. Frontage Rd., #100 Burr Ridge, IL 60527							Notice Only	Notice Only
			VALUE\$ 0.00					
ACCOUNT NO. 0100			Lien: Automobile Loan					232.00
Baxter Credit Union 340 North Milwaukee Avenue Vernon Hills, IL 60061			Security: 2006 Mazda 3				12,232.00	
			VALUE \$ 12,000.00	1				
1 continuation sheets attached	-		/m . 1	Sub	tota	ı×	\$ 330,443.00	\$ 232.00
			(Total (Use only	-	Tota [*]	ı➤	\$	\$
			(Use only	on ia	or po	150)		/TC 11 1.1

(Report also on

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07) - Cont.

In re	Katherine M. Godan		Case No.	
	,	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Trevor Creek Homeowners c/o Kalman Management P. O. Box 757 Libertyville, IL 60048	X		Lien: Association Dues Security: 600 Pondview Drive, Antioch, Illinois VALUE \$ 320,000.00				232.53	0.00
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.	•		VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
Sheet no. 1_ of 1_continuation sheets attached t Schedule of Creditors Holding Secured Claims	0		Su (Total(s) o (Use only o	T	s pa otal	ige) (s)	\$ 232.53 \$ 330,675.53	\$ 0.00 \$ 232.00

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(Report also on (If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related

Data.)

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Case 09-18469 Doc 1 Filed 05/21/09 Entered 05/21/09 15:50:28 Desc Main Document Page 14 of 42

B6E (Official Form 6E) (12/07)

In re	Katherine M. Godan	. Case No.	
	Debtor	(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY.	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
\neg	Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions	of credit	in an inv	oluntary	case
--	------------	-----------	-----------	----------	------

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 09-18469 Doc 1 Filed 05/21/09 Entered 05/21/09 15:50:28 Desc Main Document Page 15 of 42

B6E (Official Form 6E) (12/07) - Cont.

Katherine M. Godan	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisher	rman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or that were not delivered or provided. 11 U.S.C. § 507(a)(7).	rental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local gove	ernmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Inst	titution
Claims based on commitments to the FDIC, RTC, Director of the Office of Governors of the Federal Reserve System, or their predecessors or successors, U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
• •	
Claims for death or personal injury resulting from the operation of a moto lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	r vehicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years the	nereafter with respect to cases commenced on or after the date of
adjustment.	

____ con

__ continuation sheets attached

Case 09-18469 Doc 1 Filed 05/21/09 Entered 05/21/09 15:50:28 Desc Main

Page 16 of 42 Document

B6F (Official Form 6F) (12/07)

In re _	Katherine M. Godan	,	Case No		
	Debtor	•		(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1538 Capital One P. O. Box 85520 Richmond, VA 23285			Balance on Account				3,743.00
ACCOUNT NO. 5654 Capital One P. O. Box 85520 Richmond, VA 23285			Balance on Account				3,003.00
ACCOUNT NO. 5654 Capital One c/o Alliance One 1160 Centre Pointe Dr., #1 Mendota Heights, MN 55120							Notice Only
ACCOUNT NO. 1538 Capital One Bank P. O. Box 5155 Norcross, GA 30091							Notice Only
continuation sheets attached	!			Subt	otal otal		\$ 6,746.00 \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Entered 05/21/09 15:50:28 Desc Main Case 09-18469 Doc 1 Filed 05/21/09 Page 17 of 42 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Katherine M. Godan	Case No.	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0072			Balance on Account				
Chase 800 Brooksedge Blvd Westerville, OH 43081						X	11,579.00
ACCOUNT NO. 8847	+						
Citibank/Phillips 66/Conoco c/o Northland Group P. O. Box 390905 Edina, MN 55439							Notice Only
ACCOUNT NO. 8847	+					П	
CPU/Citibank Attn: Bankruptcy P. O. Box 20507 Kansas City, MO 64195							Notice Only
ACCOUNT NO. 8847	+		Balance on Account	H			
CPU/Citibank P. O. Box 6497 Sioux Falls, SD 57117							930.00
ACCOUNT NO.	+		Balance on Account				
GEMB/Thomasville P. O. Box 981439 Elpaso, TX 79998-1439	X					X	1,000.00
Sheet no. 1 of 2 continuation sheets a to Schedule of Creditors Holding Unsecured	ttached			Sub	tota	 >	\$ 13,509.00
Nonpriority Claims				т	oto		¢

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-18469 Doc 1 Filed 05/21/09 Entered 05/21/09 15:50:28 Desc Main Document Page 18 of 42

B6F (Official Form 6F) (12/07) - Cont.

In re	Katherine M. Godan	Case No.	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

ACCOUNT NO. 4218 HSBC Bank Attn: Bankruptcy P. O. Box 5253 Carol Stream, IL 60197 ACCOUNT NO. 4218 HSBC Bank P. O. Box 5253 Carol Stream, IL 60197 ACCOUNT NO. 8925 Marathon Petroleum Co 539 South Main Findley, OH 45840		Notice Only 3,057.00
HSBC Bank P. O. Box 5253 Carol Stream, IL 60197 ACCOUNT NO. 8925 Marathon Petroleum Co 539 South Main Balance on Account		3,057.00
Marathon Petroleum Co 539 South Main		
		610.00
ACCOUNT NO.		
ACCOUNT NO.		

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ 3,667.00 Total \$ 23,922.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-18469 B6G (Official Form 6G) (12/07)	Doc 1	Filed 05/21/09	Entered 05/
BoG (Official Form 6G) (12/07)		Document	Page 19 of 4

Entered 05/21/09 15:50:28 Desc Main Page 19 of 42

In re	Katherine M. Godan	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

\checkmark	Check this box if debtor has no executory contracts or unexpired lease
--------------	--

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	Katherine M. Godan	Case No.	
_	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Patricia Misiolek 23917 South Center Road Frankfort, IL 60423	Bank Of America 475 Crosspoint Pkwy Getzville, NY 14068
	Trevor Creek Homeowners c/o Kalman Management P. O. Box 757 Libertyville, IL 60048
	GEMB/Thomasville P. O. Box 981439 Elpaso, TX 79998-1439

RELATIONSHIP(S): No dependents

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S):

Debtor's Marital

Status:

Single

Income varies based on overtime.

In re_	Katherine M. Godan	Case		
	Debtor	Cast	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Employment:	DEBTOR		SPOUSE		
Occupation	Shipping Coordinator				
Name of Employer	Progressive Components				
How long employed	7 Years				
Address of Employer	235 Industrial Drive		N.A.		
	Wauconda, Illinois				
NCOME: (Estimate of averag	e or projected monthly income at time case filed)		DEBTOR	SP	OUSE
. Monthly gross wages, salar (Prorate if not paid mont			\$3,610.00	\$	N.A.
. Estimated monthly overtime	e		\$0.00	\$	N.A.
. SUBTOTAL			\$ 3,610.00	\$	N.A.
. LESS PAYROLL DEDUCT	TIONS				
a. Payroll taxes and sociab. Insurancec. Union Duesd. Other (Specify:	ll security)	\$ 729.79 \$ 109.33 \$ 0.00 \$ 0.00	\$ \$ \$ \$	N.A. N.A. N.A. N.A.
SUBTOTAL OF PAYROLI	L DEDUCTIONS		\$839.12	_ \$	N.A.
TOTAL NET MONTHLY	TAKE HOME PAY		\$ 2,770.88	_ \$	N.A.
. Regular income from opera (Attach detailed statement)	tion of business or profession or farm		\$0.00	_ \$	N.A.
. Income from real property			\$0.00	_ \$	N.A.
. Interest and dividends			\$0.00	_ \$	N.A.
 Alimony, maintenance of debtor's use or that of dependent 	r support payments payable to the debtor for the ndents listed above.		\$0.00	_ \$	N.A.
Social security or other go (Specify)	overnment assistance		\$0.00	_ \$	N.A.
2. Pension or retirement inco	ome		\$613.00	_ \$	N.A.
			\$0.00	\$	N.A.
(Specify)			\$0.00	_ \$	N.A.
4. SUBTOTAL OF LINES 7	THROUGH 13		\$613.00	_ \$	N.A.
5. AVERAGE MONTHLY I	NCOME (Add amounts shown on Lines 6 and 14)		\$ 3,383.88	_ \$	N.A.
6. COMBINED AVERAGE from line 15)	MONTHLY INCOME (Combine column totals		\$	3,383.88	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Offici: CESE 09-12046 9	Doc 1	Filed 05/21/09	Entered 05/21/09 15:50:28	Desc Mair
		Document	Page 22 of 42	

In re Katherine M. Godan	Case No.
Debtor	(if known)
SCHEDULE J - CURRENT EXPENDITURE	ES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projected monthly effiled. Prorate any payments made biweekly, quarterly, semi-annually, or annually calculated on this form may differ from the deductions from income allowed on Fo	to show monthly rate. The average monthly expenses
Check this box if a joint petition is filed and debtor's spouse maintains a sepalabeled "Spouse."	arate household. Complete a separate schedule of expenditur
Rent or home mortgage payment (include lot rented for mobile home)	\$3,107.
a. Are real estate taxes included? Yes No	<u> </u>
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$100.
b. Water and sewer	\$50.
c. Telephone	\$20.
d. Other <u>Cable</u>	<u> </u>
3. Home maintenance (repairs and upkeep)	\$50.
4. Food	\$300.
5. Clothing	\$50.
6. Laundry and dry cleaning	\$20.
7. Medical and dental expenses	\$300.
8. Transportation (not including car payments)	\$200.
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.
10.Charitable contributions	\$0
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0
b. Life	\$0
c. Health	\$0
d.Auto	\$140.
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be	included in the plan)
a. Auto	\$520.
b. Other <u>Retirement Loan</u>	<u> </u>
c. Other	\$
14. Alimony, maintenance, and support paid to others	\$0
15. Payments for support of additional dependents not living at your home	\$0
16. Regular expenses from operation of business, profession, or farm (attach detailed	
17. Other Bankruptcy Attorneys Fees	\$ 200.
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary	y of Schedules and, \$ 5,369.
if applicable, on the Statistical Summary of Certain Liabilities and Related Data)	·
19. Describe any increase or decrease in expenditures reasonably anticipated to occur	within the year following the filing of this document:
The Co-Debtor on Mortgage is not living in the home and not making	

20. STATEMENT OF MONTHLY NET INCOME	
20. STATEMENT OF MONTHET NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$3,383.88
b. Average monthly expenses from Line 18 above	\$5,369.87
c. Monthly net income (a. minus b.)	\$

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re	Katherine M. Godan	Case No	
	Debtor		
		Chapter _	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 320,000.00		
B – Personal Property	YES	3	\$ 29,688.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	2		\$ 330,675.53	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 23,922.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,383.88
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 5,369.87
тот	ral.	16	\$ 349,688.00	\$ 354,597.53	

In re	Katherine M. Godan	Case No.	
	Debtor		
		Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 3,383.88
Average Expenses (from Schedule J, Line 18)	\$ 5,369.87
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 4,223.33

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 232.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 23,922.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 24,154.00

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Katherine	M.	Godan

In re

Case No. ___ Debtor

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PEN	NALTY OF PERJURY B	Y INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the are true and correct to the best of my knowledge, information, and	foregoing summary and sch nd belief.	nedules, consisting of sheets, and that they
Date May 21, 2009	Signature:	s/ Katherine M. Godan Debtor:
Date	Signature:	Not Applicable (Joint Debtor, if any)
	[If joint ca	se, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-ATTO	ORNEY BANKRUPTCY PET	ITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy p compensation and have provided the debtor with a copy of this doc 110(h) and 342(b); and, (3) if rules or guidelines have been promul by bankruptcy petition preparers, I have given the debtor notice of accepting any fee from the debtor, as required by that section.	nument and the notices and gated pursuant to 11 U.S.C	information required under 11 U.S.C. §§ 110(b), S. § 110 setting a maximum fee for services chargeable
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer		Security No. 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if who signs this document.	any), address, and social securit	y number of the officer, principal, responsible person, or partner
Address X Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all other individuals who prepared or assi	isted in preparing this document,	unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed sheets	conforming to the appropriate (Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and th 18 U.S.C. § 156.	he Federal Rules of Bankruptcy Pr	ocedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF PERJU	RY ON BEHALF OF A C	CORPORATION OR PARTNERSHIP
I, the [the president or an authorized agent of the partnership] of the in this case, declare under penalty of perjury that I have read the for shown on summary page plus 1), and that they are true and correct to	regoing summary and sched	corporation or partnership] named as debtor dules, consisting ofsheets (total
Date	Signature:	
	[Deject on	tune name of individual signing on baboli of dabtor 1
[An individual signing on behalf of a partnership or	_	type name of individual signing on behalf of debtor.] sition or relationship to debtor.]

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Case 09-18469

Doc 1 Filed 05/21/09 Entered 05/21/09 15:50:28 Desc Main

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Katherine M. Godan	Case No.	
-		(if known	1)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

${\bf 1.} \ \ {\bf Income\ from\ employment\ or\ operation\ of\ business}$

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2009	\$14,783.00	Employment	
2008	\$46,640.00	Employment	
2007	\$41 590 00	Employment	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009 \$ 3,065.00 Military Pension 2008 \$6,960.00 Military Pension

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Current monthly car payments

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Bank of America v. Patricia Misiolek and Katherine Godan, et al.

Foreclosure Proceedings

Circuit Court of Lake

Pending

County, Illinois

Case No. 09 CH 1634

None M

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns

None

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List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

James T. Magee \$1,000.00 Magee, Negele & Associates, P.C. Payor: Debtor

Magee, Negele & Associates, P.C. 444 North Cedar Lake Road

444 North Cedar Lake Road Round Lake, Illinois 60073

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 \square

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

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If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

X

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

Case 09-18469 Doc 1 Filed 05/21/09 Entered 05/21/09 15:50:28 Desc Main Document Page 34 of 42

	[If completed by an individual or individual and spouse] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.					
Date .	May 21, 2009	Signature	/s/ Katherine M. Godan			
		of Debtor	KATHERINE M. GODAN			
	(Penalty for making a false statement: Fine	of up to \$500,000 or i	attached mprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571			
compens (3) if ru preparer	clare under penalty of perjury that: (1) I am a bankr sation and have provided the debtor with a copy of the eles or guidelines have been promulgated pursuant to	uptcy petition preparentis document and the n	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); as a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the			
If the ban	or Typed Name and Title, if any, of Bankruptcy Petitic akruptcy petition preparer is not an individual, state the name, who signs this document.	•	Social Security No. (Required by 11 U.S.C. § 110(c).) social security number of the officer, principal, responsible person, or			
Address	3					
X Signatur	re of Bankruptcy Petition Preparer		 Date			
Names a not an ir	and Social Security numbers of all other individuals windividual:		in preparing this document unless the bankruptcy petition preparer is orming to the appropriate Official Form for each person.			

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$

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B8 (Official Form 8) (12/08)

Document

Page 35 of 42

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Katherine M. Godan				
In re			Case No.		
111 10	Debtor	,	cuse 140.	Chapter 7	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

	7			
Property No. 1				
Creditor's Name: Bank of America	Describe Property Securing Debt: Residence			
Property will be (check one): Surrendered Retained				
If retaining the property, I intend to (check at least one): Redeem the property				
1 1 1				
☐ Reaffirm the debt ☐ Other. Explain	(for example, avoid lien			
using 11 U.S.C. §522(f)).	(for example, avoid field			
using 11 0.5.c. \$322(1)).				
Property is (check one):				
	Not claimed as exempt			
	٦			
Property No. 2 (if necessary)				
Creditor's Name: Baxter Credit Union	Describe Property Securing Debt: 2006 Mazda 3 (50,000 miles)			
Property will be (check one):				
☐ Surrendered				
If retaining the property, I intend to (check at least one):				
Redeem the property				
Reaffirm the debt				
Other. Explain	(for example, avoid lien			
using 11 U.S.C. §522(f)).				
,,				
Property is (check one):				
☑ Claimed as exempt ☐ 1	Not claimed as exempt			

Case 09-18469

Doc 1 Filed 05/21/09

Entered 05/21/09 15:50:28

Desc Main

Page 2

B8 (Official Form 8) (12/08)

Document Page 36 of 42

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Property		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Promorty No. 2 (if a coordan)		
Property No. 2 (if necessary) Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant
		to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
	<u>, </u>	
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
continuation sheets attached (if any declare under penalty of perjury that the Estate securing debt and/or personal professional p	he above indicates my intention as t	
Date: May 21, 2009	/s/ Katherine M. Go	odan
	Signature of Debtor	
	Signature of Joint Debt	

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security Address: number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

this notice required by § 342(b) of the Bankruptcy Code.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Katherine M. Godan	X/s/ Katherine M. Godan	May 21, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor Da	te
Case No. (if known)	X	
, ,	Signature of Joint Debtor (if a	ny) Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:	Case Number:
Katherine M. God	an Chapter 7
	VERIFICATION OF MAILING MATRIX
	Debtor(s) hereby verifies that the attached list of creditors is the best of my (our) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

Case 09-18469 Doc 1 Filed 05/21/09 Entered 05/21/09 15:50:28 Desc Main Document Page 40 of 42

Citibank/Phillips 66/Conoco c/o Northland Group P. O. Box 390905 Edina, MN 55439

CPU/Citibank Attn: Bankruptcy P. O. Box 20507 Kansas City, MO 64195

Bank Of America 475 Crosspoint Pkwy Getzville, NY 14068 CPU/Citibank P. O. Box 6497 Sioux Falls, SD 57117

Bank of America c/o Codilis & Associates 15W030 N. Frontage Rd., #100 Burr Ridge, IL 60527 GEMB/Thomasville P. O. Box 981439 Elpaso, TX 79998-1439

Baxter Credit Union 340 North Milwaukee Avenue Vernon Hills, IL 60061 HSBC Bank Attn: Bankruptcy P. O. Box 5253 Carol Stream, IL 60197

Capital One P. O. Box 85520 Richmond, VA 23285 HSBC Bank P. O. Box 5253 Carol Stream, IL 60197

Capital One P. O. Box 85520 Richmond, VA 23285 Marathon Petroleum Co 539 South Main Findley, OH 45840

Capital One c/o Alliance One 1160 Centre Pointe Dr., #1 Mendota Heights, MN 55120 Patricia Misiolek 23917 South Center Road Frankfort, IL 60423

Capital One Bank P. O. Box 5155 Norcross, GA 30091 Trevor Creek Homeowners c/o Kalman Management P. O. Box 757 Libertyville, IL 60048

Chase 800 Brooksedge Blvd Westerville, OH 43081

Name of law firm

B203 12/94

United States Bankruptcy Court Northern District of Illinois

I	n re Katherine M. Godan	Case No.		
			7	
Ι	Debtor(s)	1		
	DISCLOSURE OF COMPENSATION OF	F ATTORNEY FOR DEI	BTOR	
a	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify nd that compensation paid to me within one year before the filing cendered or to be rendered on behalf of the debtor(s) in contemplate	of the petition in bankruptcy, o	r agreed to be paid to m	e, for services
F	or legal services, I have agreed to accept	\$1,700	0.00	
	rior to the filing of this statement I have received			
В	salance Due	\$1,129	9.00	
2. T	The source of compensation paid to me was:			
	☑ Other (specify)			
3. T	The source of compensation to be paid to me is:			
	Debtor Other (specify)			
4. Associ	I have not agreed to share the above-disclosed compensation ates of my law firm.	with any other person unless	they are members and	
of my l	I have agreed to share the above-disclosed compensation with law firm. A copy of the agreement, together with a list of the name			
5.	In return for the above-disclosed fee, I have agreed to render legal	service for all aspects of the	bankruptcy case, includ	ing:
Upoi	 a. Analysis of the debtor's financial situation, and rendering advices b. Preparation and filing of any petition, schedules, statements of acceptable. [Other provisions as needed] n confirmation of written Post-Petition Fee Agreement for acceptable and confirmation hearing, and any adjournment of creditors and confirmation hearing. 	affairs and plan which may be payment of Balance Due,	required;	
6. Repr	By agreement with the debtor(s), the above-disclosed fee does no resentation of the debtor in adversary proceedings and othe	_		
	CED!	FIFICATION		
	I certify that the foregoing is a complete statement of any act debtor(s) in the bankruptcy proceeding.	ΓΙFICATION greement or arrangement for ρ	payment to me for repre	sentation of the
	May 21, 2009	/s/ James T. Magee		
	Date	-	re of Attorney	
		Magee, Negele & Asso	ciates, P.C.	

Case 09-18469 Doc 1 Filed 05/21/09 Entered 05/21/09 15:50:28 Desc Main Document Page 42 of 42

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE: Katherine M. Godan)	Chapter 7 Bankruptcy Case No.		
Γ	Debtor(s	s).))		
		DECLARATION REGARI Signed by Debtor(s) or To Be Used When F	Cor	porate Representative	
PART A.		CLARATION OF PETITIONER completed in all cases.		Date:	
	declare security applicate true and DECLA with the	under penalty of perjury that the information number(s) and the information provided in to ble, application to pay filing fee in installment correct. I(we) consent to my(our) attorney so RATION to the United States Bankruptcy C	I(we he eld ts, and ending ts.)	d debtor(s), corporate officer, partner, or member, hereby have given my (our)attorney, including correct social ectronically filed petition, statements, schedules, and if d Application for Waiver of the Chapter 7 Filing Fee, is g the petition, statements, schedules, and this I(we) understand that this DECLARATION must be filed that failure to file this DECLARATION will cause this and 105.	
B. To be checked and applicable only if the petitioner is an individual (or individuals debts are primarily consumer debts and who has (or have) chosen to file under characteristics.					
	\boxtimes		unde	er chapter 7, 11, 12, or 13 of Title 11 United States each such chapter; I(we) choose to proceed under with chapter 7.	
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.				
	I declare under penalty of perjury that the information provided in this petition is true and correct and that have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.				
	Signat	ure:	– embe	Signature:(Joint Debtor)	